



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit 3624

Examiner Colbert, Ella

In Re: Srihari Kumar et al.
Case: P3961
Serial No.: 09/785,929
Filed: 02/16/2001
Subject: Interactive Bill Payment Center

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Dear Sir:

RESPONSE A